

*2007 Long-Term Care Rate Guide*  
*Premium Rate Increase History Section*  
*Company Explanation Section*

**UNUM LIFE INSURANCE COMPANY OF AMERICA**

<i><b>Policy Form</b></i>	<i><b>Explanation</b></i>
LTC94P	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
LTC94PQ	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
LTC94PQ2	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
LTC94T	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
LTC94TQ	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
LTC94TQ2	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
NH94	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
NH94Q	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007
NH94Q2	Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007